

THE BUSINESS INSTINCT.

Foresighted Young Man Looks Up Prospective Father's Financial Rating.

When the credit man, Blakey, opened his morning's mail and found, among other things, a "rating" from Surchum's commercial agency on John Smith of Haggins' Crossroads, Ind., he stared at it a couple of times, thought deeply for a minute and then laid it down, relates the Chicago Daily News.

The credit man had never heard of John Smith of Haggins' Crossroads. The house had no dealings with Mr. Smith. The credit man was positive that he had not requested a "rating" on that estimable but unknown business man. The whole thing was a mystery.

"Did you ask for this rating—on Smith of Haggins' Crossroads, Ind., Mr. Binks?" he demanded of the pale young man who sometimes helped out by opening the mail and sorting the letters.

Binks started, flushed, laid down his pen and rubbed his hands.

"I?" he repeated. "Why, no. Why should you think I asked for it?"

"Dunno," snorted Blakey, tossing the document aside. "I suppose somebody did or we wouldn't have received it. I know I didn't ask for it. Anyhow, I'm glad to see that Smith is all right. He's rated A-1, with \$200,000 in the bank and is doing a business of \$5,000 a year. That'll help him if he ever wants to built in here."

The Smith rating became an office mystery. Everybody from the head bookkeeper up and down the line was asked for an explanation. Everybody promptly denied all knowledge of Mr. Smith or interest in his financial standing. The "rating," with its comfortable story of Mr. Smith's worldly standing, reposed in Blakey's desk for two days.

Then the secret came out. Blakey, coming suddenly upon Binks, the letter-opener, in an obscure corner of the office, found him poring over the Smith "rating." He collared Binks in a moment.

"Binks," he said, deliberately, "you sent for that rating."

"Yes, I did," said the blushing and trembling Binks. "I—I didn't think it would be any harm. I thought I would find it first in the mail and nobody would see it."

"But what on earth did you want with it?" demanded the credit man. "Are you going into the wholesale business?"

"Well, no," confessed Binks. "It's not that—but well, you see, I'm thinking of marrying Mr. Smith's daughter. I was curious to know how her father was fixed."

Blakey regarded him curiously for a moment.

"You had better marry her," he said, shortly.

HOME HELPS TO HEALTH.

Remedies and Suggestions Which May Be of Value in an Emergency.

A bit of home surgery, stated to have been practiced when a splinter is driven into a child's hand particularly deep, is its extraction by steam, says the Chicago Daily News.

A bottle with a sufficiently wide mouth is filled two-thirds with very hot water and the mouth of the bottle is placed under the injured spot. The suction draws the flesh down, when a little pressure is used, and the steam in a moment or two extracts inflammation and splinter together. This is very efficacious when the offending substance has been in for several hours, long enough to have started some of its evil consequences.

Benzoinated water is a most refreshing and has an agreeable odor, but its constant use imparts the elasticity of the skin. It is made by adding drop by drop, as through a filter, one quart of water to one dram of simple tincture of benzoin. Bath sachets are to-day an indispensable adjunct to the toilet and bath. Oatmeal, almond meal and borax are the three chief agents used. Powdered orris is sometimes added for the sake of the odor obtained. Oatmeal does not necessitate the use of soap, nor when used in sachet form does it render any soap superfluous.

In typhoid fever the intestines are the seat of the trouble, and all solid foods should be debarred. Here nutritious broths and liquids are needed, but no meat should be given until the temperature has been normal for several days.

A scarlet fever avoid all nitrogenous foods, because the kidneys and skin are congested and these are the organs that excrete nitrogen. Their work should be lessened, not increased. For this reason any of the legumes, beans, peas or lentils should not be used. Broth made from them would be most disastrous, while beef or mutton broth, which are less nutritious, can be readily assimilated.

Embroidered Towels.

"I wonder," said one housekeeper, "why girls do not offer give as presents towels or napkins which they have embroidered themselves. Nothing ever goes to my heart more than a gift like that. Just a handsome initial is enough. If they choose to do a little drawwork on one or both ends, that is good, but I always fear in that case that they have tried their eyes. For a girl who has a little money, simply embroidered dusters of either chesecloth or outing flannel are old-fashioned but most acceptable gifts."—Chicago Daily News.

To Curl the Hair.

The hair can be trained to curl unless it is very brittle and straight. Apply the following curling fluid. This will have to be repeated every day if the hair is very wiry: Gum arabic, one dram; sugar, one dram; rose water, two ounces. Mix and dissolve. Moisten the hair with this solution. Put up in curling clips or papers.—Chicago Daily News.

Salt in the Lamp.

A teaspoonful of salt in the reservoir of a paraffin lamp will be found to improve the light.

Miss Betty's Christmas Gift

By HOPE DARING

Let me see! To-day is—yes, it is the tenth. Just two weeks from to-morrow is Christmas!

Miss Betty Dane, spinster, stood before a calendar which hung on her sitting-room wall. She was a plump little woman, upon whose face a faded pink flush still lingered. Her brown eyes were shy, and the brown hair rolled back from her brow was threaded with silver.

"Christmas!" she repeated, as she went back to her rocking chair. "I suppose a Christian woman ought not to say such a thing. But I dread the day," and Miss Betty wiped her eyes.

"I ought to be ashamed, and I am," she went on, rocking to and fro, "but it's dreadful never to have a Christmas like folks who have a family. Now I'm not repining because I'm an old maid, for I never saw the man I'd think of, not for years, anyway."

The dull pink in her cheeks burned to crimson. "I haven't a relative in this part of the country, and I am so shy and bashful that I never get close to people. Sometimes I envy people, women, I mean, who get the pretty, dainty gifts that love prompts."

She sat a few minutes in silence, then resumed her half-articulate murmur:

"If I was poor—I mean needy, for I am not rich—the church would send me

did something worse than buying these things."

Miss Betty paused. Her eyes sparkled, and she trembled with excitement.

"You ordered two dozen red carnations sent up to yourself on Christmas eve. Yes, you did, Betty Dane. Well, I suppose you had a right to, only it's too bad there is no one else."

With a sigh she commenced her preparations for supper. The momentary depression passed as her mind dwelt upon her day's outing. When she sat down to her supper Miss Betty was at peace with all the world.

The table was spread with snowy linen, glistening silver and pretty china. There was a quaint, old-fashioned silver teapot of fragrant hyson, bread, a pat of yellow butter, creamed potatoes, thin slices of pink ham, a dish of blackberry jam, and a plate of rich dark fruit cake.

The windows of the dining-room faced the side street. In her abstraction Miss Betty had forgotten to lower the shades. She glanced that way nervously when the door bell rang.

When she opened the hall door the light from the lamp in her hand fell upon a fair, girlish face framed round with sunny hair. Miss Betty recognized her caller as one of the teachers from the village school.

"Good evening, Miss Nesbit. Will you walk in?"

Florence Nesbit followed the mistress of the house to the sitting-room. As soon as she was within the room the girl began speaking:

"Oh, Miss Dane, my errand is a strange one! You know I am a stranger here, and I have been so homesick!

"Yes, Jack! I am Betty Dane!"

The man came a step nearer. "Betty, I was a hot-headed fool in the old days. You were right to throw me over and not to answer my letter, but it hurt. It hurts yet. Betty, for I have never loved any other woman."

The little spinster had grown very pale. Should she speak? It cost her a great effort to put aside her fatal shyness, but she did it.

"I never knew there was a letter, Jack; it did not reach me. I have been true to your memory all these years."

Florence came five minutes later. She found Miss Betty in the arms of her uncle, Jack Patterson. It took some time to explain matters. The delight of the girl almost equaled that of the elderly lovers.

It was while they were at supper that Miss Betty looked up to say:

"Oh! I am so glad I thought that book! You don't understand, Jack, but I've a Christmas present ready for you."

Mr. Patterson's eyes twinkled.

"That is fine. I am sorry, Betty, that I have nothing to offer you, nothing but love."

Glad tears dimmed Miss Betty's sight. Her heart's hunger was satisfied. The perfect human gift—the image of the Gift that brought Christmas to the world—was hers.—Washington Home Magazine.

The Christmas Fellowship of Miss Mab

ISABEL GORDON CURTIS
(Reprinted from Good Housekeeping by Permission.)

Little Miss Mab sat staring into the radiant heart of a wood fire. It lacked only two days of Christmas.

She had not yet invited anyone to share the hospitality of her small home. Never since she had been left alone in the world—and that occurred when she was 17—had she known a lonely Christmas; there were always some forsaken creatures ready to turn gratefully to the shelter of her home.

All these festivities had brought a certain heart warmth and happiness which lingered for months, but it had not meant fellowship or sympathy.

"I believe I want a little bit of Christmas to myself this year," Miss Mab whispered to herself. "It's such hard work, all the fixings! I do love to see the old women and the starved boys and girls fill themselves up. What they want, though, is the eatin'. They don't know nothin' about fellowship. When a woman steps over the 40 line an' has been alone all her life, there's a sort of longin' for fellowship—ain't there, Maltie?"

The gray cat arched his back and rubbed his plump body against Miss Mab's dress.

"It's a fine dinner," observed Miss Mab in her solitary musings. "It's a fine enough dinner to deserve fellowship." She rose and walked to the front window. "I might just as well out with what is on my mind," she said. "I know who I want to invite as well as can be; all that's troublein' me is the propriety of it. Now if the little thing hadn't a father, I'd take her in and keep her—longer'n Christmas, too."

She was watching a six-year-old girl who lived in the big boarding house across the street, which was "thronged and lonesome," as Miss Mab expressed it. Every afternoon about five the child lingered on the steps and watched eagerly till a man turned the corner—a tall, round-shouldered, thin, sickly-looking man. As soon as she caught sight of him she darted like a swallow down the street and fairly threw herself into his arms. He always slung his lunch box on his wrist and lifted her to his breast. They did not seem to talk. The head with its brown curls was laid contentedly on his shoulder and occasionally the father bent to rub his cheek against the child's pale face. He climbed the steps with the little girl in his arms and shut the door behind him.

"It's fellowship inside there," she whispered; then she sat down to her lonely little tea table.

At seven o'clock she put Maltie to his bed down cellar; afterward she dressed and started for prayer meeting. Two or three friends stopped to

Among the beautiful and tender memories of the happy childhood which Frances Willard always counted one of the richest possessions of her life was that of the "blue Christmas."

Times had been hard that year, and although actual want had not visited the prairie home, there was no money for gifts; and to the father, ill with age, things looked dark and gloomy. But the children were not sick and they did not know discouragement; Christmas had always brought its gifts before, why should it fail now? So the two girls hung up their stockings, and the brother put his book-strap on the front door-knob.

Of course the gifts came. When in all their lives had their mother ever failed them? The next morning the book-strap held Pollock's "Course of Time," and each stocking contained a few little sea shells long treasured by the mother, an artificial flower and a false curl, relics of a fashion of Mrs. Willard's younger days.

Poor, pathetic gifts they sound to us, but to the happy, healthy-hearted little trio they were all that could be desired, says the Youth's Companion.

For entertainment, what could be more full of winter delight than going to the woods and dragging home great branches for the Christmas fire? To Frances Willard the woman, looking back through the years, those kindling flames still shone with their old radiance.

"We thought it was great fun," she wrote, "but father called it his blue Christmas."

There are always, and always must be, those who dwell upon the shadow side of the Christmas joy; not only the very poor—but there are more and more each year warm hearts and eager hands are sending the gladness—blessings of love and narrow means whose hard toll wins them no margin for luxuries, or pleasures. One's heart must always be tender for the women who have nothing to give at Christmas time.

Does not Miss Willard's memory of her happy Christmas bring a message of hope to those whose purses are empty? Children are the happy possessors of two magic powers which those of older years too often lose—freshness of imagination and a keen zest for life. A tiny home-made present and a holiday atmosphere, if it be created by nothing more than a Christmas pie, will make the day a shining one in the child's memory.

USUAL MISFITS.

Fat Lady—Going to hang up your stockings, are you? What do you want in it?

Midget—I'm lookin' for an automobile. What are you?

Fat Lady—Oh, I'm hoping for a diamond ring.—Chicago Daily News.

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father when he picks you up at the street corner that a lonely old woman who lives across the street wishes a bit of Christmas fellowship, an' if you and he haven't anything else planned she invites you to come and dine with her to-morrow. I'll watch for you to come back, an' if you wave your hand I'll know you'll come. You can remember?"

"I'll remember," answered the little girl. She spoke gravely, but there was an eager light in her eyes. "I'm sure we'll come. Papa and me was talking about Christmas last night, and wishing we were back in the country, because there were homes there where we would have been invited. We don't know anybody here yet, except boarding house folks. I've wanted so to get acquainted with your kitty, but I didn't dare come over."

"You dear little soul!" said Miss Mab, warmly; "you shan't have any more lonesome days, if I can help it."

Miss Mab watched anxiously the meeting at the corner. The child did not nestle her head on her father's shoulder, as was her custom; she was talking to him eagerly and pointing across the street to the little brick house set in the midst of a wide garden. She did not wave her answer. Miss Mab's heart began to beat tumultuously, when she saw the tall man come striding across the street through the snow. She threw the door open before he knocked. He bowed courteously.

"My little girl has told me of your goodness," he said. "It is kind of you, very kind. I do not know how to thank you. We shall be very happy to come. I do not mind the loneliness much for myself, but for Cynthia, left alone all day in our bare little room, the thought of it stays with me constantly while I work." Cynthia hung delightedly over her father's shoulder, whispering in blissful friendliness to the gray cat.

"Was a bold thing to do, invitin' strangers this way," said Miss Mab, apologetically. The scarlet blush was chasing each other across her cheerful face. "I didn't say anything about the little girl's mother, because I didn't just know—" She stopped hesitatingly.

"Cynthia's mother died when she was three days old," said the man slowly; "she has had to grow up with hardly anybody to care for her but her father. He isn't quite as good as a mother would be, is he, dearest?"

"He's pretty nearly as good," whispered the child, stroking the cat's warm face.

"Land sakes!" cried Miss Mab, with a strange, choking sob; "land sakes. It is hard lines when the father has to do the motherin' too!"

"We are very happy together, aren't we, Cynthia?" The child nodded emphatically.

"The worst is her loneliness, only she will be going to school pretty soon; and our Christmas is assured. I cannot thank you cordially enough, madam, both for Cynthia and myself. We will be delighted to come."

The child waved a good-night as they crossed the street, and Miss Mab wiped her eyes furtively when she sat down in her big rocking chair. "It is more blessed to give than to receive," she said to herself; "somehow, it seems to bring such warm comfort into your own life."

After the dinner had been cleared away Miss Mab sunned herself in the joyous warmth of fellowship. The gracious wood fire wrapped the little group in its friendly glow and the very spirit of Christmas seemed to hallow the homely, cozy living room.

It was a wild, cold winter, with great snow storms whirling over the country and city streets blocked with huge drifts, but there were no more lonely days for Cynthia. The room in the desolate boarding house was almost deserted between morning and night. The radiance of gracious friendliness and blissful warmth constantly awaited the child in the house across the street. Maltie's welcome was as cordial as that of his mistress. Every morning, after he had eaten his comfortable breakfast, he jumped in the living room window to curl himself up in a gray ball with expectant half shut eyes fixed on the brick building across the street. He watched till the door was opened by a tall man, who carried a lunch box and a little clinging bundle wrapped in a fleecy brown shawl. He always chose the same path; he came striding across the street to the red brick house set in the wide yard. Then Maltie with a sudden eager leap went to find his mistress, and followed her, purring loudly, to the front door. He could scarcely wait for the little visitor to be unwrapped. Miss Mab's hunger for fellowship was no less ardent than that of the gray cat. Then what days followed. It seemed like a sudden burst of sunshine come into Cynthia's lonely life.

The careworn look seemed to be fading from her father's face. When evening came and he stopped at Miss Mab's door to gather the little girl back in his arms, there was time for a few moments' cheerful conversation. Cynthia's farewells were always tempered by the assurance of her return to the morning.

One night the child, tucked in a blanket, laid her cheek against her father's, when her bedtime talk was nearly finished. She whispered: "Don't you love Miss Mab, father?" "I do," he said in a low voice.

"She's just as good as a fairy godmother, isn't she?" questioned the child; "almost as good as the godmother who came to take care of the poor little pink princess?"

"Twice as good," laughed the father. "I couldn't have her for a really, truly, own godmother, could I?" she asked, anxiously.

"It would be very nice."

"And then she makes such good things to eat. I could have a gingerbread man for tea every night."

"And what could we offer for all of that, the home and the goodness and—"

"Why, we could love her," said the child; "you and I could love her with all our hearts; that would make her very happy."

"Would it, really?"

"I know it would. Won't you ask her if we can come?" Cynthia pleaded.

"Only we have so little to offer," said her father.

"Loving people isn't little, is it?" insisted the child.

"No." The man's eyes were fixed on the cheerful red glow in the window of Miss Mab's living room. "No, dearest, somebody has said that love is the greatest thing in the world."

AN INTERRUPTED MEETING.



Chairman Dog—We are here to protest against this reckless driving of automobiles and to—



"Gee! there goes one now. In the absence of the delegates the meeting is adjourned."—Chicago Journal.

DOLLY MADISON HOUSES.

Many of Them Advertised in Washington, but only One "Octagon House."

Almost as numerous as the original "Floradora" sextette girls are the houses in Washington that sheltered Dolly Madison, according to legend. The dashing Dolly scattered her presence about the capital promiscuously, if one can trust the promoters that want to sell corner lots, says the Star. But certainly not apocryphal in its Madison association is the most wonderful old structure in Washington, the Octagon house.

The Octagon house fills the poet and the painter and the novelist with joy. It is of the most irresponsible shape. Gen. Washington watched its erection century before last. Col. John Tayloe, of the famous Mount Airy estate of Virginia, built the house.

One picture the lovely Dolly holding her leaves here and doubtless giving balls in the great drawing-rooms, with their exquisite white mantels carved with cameo-like perfection. The mantels are signed, each with the name of the London artist and the date 1799. Large amounts have been offered unavailingly for these remarkable productions.

The most historic and the most attractive apartment in the old mansion is the circular room upstairs at the front of the house, where the treaty of Ghent was signed. This room is now used as the office of Glenn Brown, secretary of the American Institute of Architects, which bought the property, then in a sad state of dilapidation, a few years ago, and restored it to its original beauty for permanent headquarters.

The man who built the capitol, the University of Virginia and the homes of Madison and Jefferson planned it. There is a staircase that runs from the third story to the ground floor in an unbroken spiral. There are curved vestibules and circular towers and convex doors that one would never suspect, and secret niches and concealed panels and things like the "Mysteries of Udolpho." There's no place in Washington where one can get so much thrill for one's money as in the Octagon house.

It was to the Octagon house, yellow-bricked, many-sided, jutting out at the angle of two streets, that Dolly Madison and the president took flight when the British burned them out of house and home in 1814. Col. Tayloe placed his residence unconditionally at the disposal of the executive family while the white house was being rebuilt.

No landmarks have been molested in the restoring process. Even the two curious old urn-shaped stoves in the circular entrance hall, which, with the contents of the wine cellar underneath, thawed into convulsively such stately statemen as Webster, Clay, Calhoun, Adams, Monroe, Randolph and Lafayette, stand in the niches in which they were placed 104 years ago. Diligent scratches through strata of wall paper in the various apartments has brought to light the original tints of the interior. These have been restored to the surface by the American institute.

The Octagon house was built when its proprietor, Col. Tayloe, had an income of \$75,000 a year, a snug fortune for those days. Mr. Brown considers the mansion the finest specimen extant of the architecture of that period.

Extra Lungs.

"I have known aged people, men and women, to take their cold baths every morning, and be as spry as you please," says Eugene Wood, in Everybody's Magazine. "One old fellow used to toddle down to the beach when he had to wade bare-legged through the snow two or three blocks. It carried him off at the last, though, for he died just four weeks before he was 84. And if those of low vitality who ought 'to take the chill off the bath' were to take it ice-cold and rub themselves like sixty afterward, I don't think their vitality would be low. I think if they got their blood purified by practically adding another pair of lungs to their outfit, they would soon be as chipper as anybody."

Breakfast in London.

Breakfast is perhaps the only unpleasant item of a London winter. You come down every morning to the same yellow eggs on the table and the same yellow fog outside, and the male thing opposite makes the same gloomy comments upon what is in the papers, until the average woman is reduced to the lowest depths of depression.—Ladies' Field.

Germany's Acquired Territory.

It is 20 years, says the London Post, since Germany began to build up a colonial empire, and the net result is, that, after spending some fifteen or twenty millions sterling, she has acquired more than a million square miles of territory, with a sparsely scattered German population of between five and six thousand souls—men, women and children. Of the adult male population, a third are officials or soldiers. Militarism is rampant everywhere, with the result that the white settler avenges German colonialism as he would a plague.